

REMARKS

Claims 44 and 46-51 are now pending. Claim 44 is currently amended. Claims 15-21, 35-41, and 45 are canceled. Support for the amendment to claim 44 may be found throughout the specification, in particular at pages 66 and 90.

The following remarks are in response to the Office Action mailed October 25, 2006.

Although Applicant continues to disagree with the Patent Office's rejection of claims over the Dykes reference, prosecution of those claims appears to have reached an impasse. In order to advance prosecution of other claims, all claims rejected over Dykes are canceled. Applicant reserves the right to prosecute those claims in another application.

Claims 44 and 46-48 stand rejected over Larche. These rejections are respectfully traversed.

Claim 44 has been amended in order to more clearly distinguish over Larche. Among other things, Larche fails to reach or suggest presenting projected borrower change in net worth information for each of said one or more loan product recommendations, wherein for loan product recommendation, each projected borrower change in net worth is based on expected rate of return applied to differences in monthly payments among loan products.

Larche makes loan product recommendations based in part on customer-expected interest rates applied to down payments for the various loan products. See, e.g., Larche at column 6, lines 44-61.

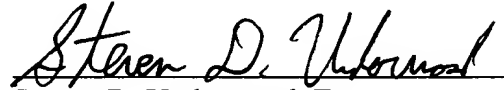
In contrast, the claimed invention makes loan product recommendations based in part on expected rate of return applied to differences in monthly payments in loan products. This calculation is far more complex than anything taught or suggested by Larche, and provides customers with much more reliable recommendations than those provided by Larche.

For the reasons provided above, the pending claims are believed to be allowable.

No fee is believed to be due with this Response, other than the extension fee authorized above. However, if any other fee is due, please charge that fee to Deposit Account No. 50-0310.

Respectfully submitted,

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A handwritten signature in cursive script, reading "Steven D. Underwood", written over a horizontal line.

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